

48. (New) The method according to Claim 37, wherein the payment source is a credit card account.

*Bl  
C4*

49. (New) The method according to Claim 38, further comprising the step of performing at least one action to effect payment by the user of the electronic commerce web site of at least a portion of the funds which do not belong to the user and transferred to the at least one account.

*adds  
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REMARKS

By the present Preliminary Amendment, Claims 28-49 have been added. Favorable consideration of the application is respectfully requested. If the Examiner should have any questions concerning this communication or feels that an interview would be helpful, the Examiner is requested to call the Applicants' undersigned attorney at (718) 680-3565.

Respectfully submitted,

  
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